

In re:
Collin B. Lutz
Debtor

Case No. 22-12477-pmm
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: May 30, 2023

User: admin
Form ID: 318

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Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 01, 2023:

Recip ID	Recipient Name and Address
db	Collin B. Lutz, 110 Clinton Dr, Mohnton, PA 19540-8035
14721785	Kristen Lutz, 110 Clinton Dr, Mohnton, PA 19540-8035
14721786	Kristin Lutz, 110 Clinton Dr, Mohnton, PA 19540-8035
14721787	Prothonotary Berks County, 633 Court St, Reading, PA 19601-4302
14721796	Weltman Weinberg and Reis LPA, 170 S Independence Mall W Ste 874W, Philadelphia, PA 19106-3334

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	May 31 2023 04:34:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	May 31 2023 04:34:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14721779	Email/Text: backoffice@affirm.com	May 31 2023 04:34:00	Affirm Inc., 650 California St Fl 12, San Francisco, CA 94108-2716
14737625	+ EDI: AISACG.COM	May 31 2023 08:31:00	Ally Bank c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14721780	EDI: GMACFS.COM	May 31 2023 08:31:00	Ally Financial, PO Box 380901, Bloomington, MN 55438-0901
14721781	EDI: TSYS2	May 31 2023 08:31:00	Barclays Bank of Delaware, 125 S West St, Wilmington, DE 19801-5014
14721782	EDI: CITICORP.COM	May 31 2023 08:31:00	Best Buy/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
14723175	Email/Text: Bankruptcy.RI@Citizensbank.com	May 31 2023 04:34:00	Citizens Bank N.A., One Citizens Bank Way, Mailstop: JCA115, Johnston, RI 02919
14721783	Email/Text: Bankruptcy.RI@Citizensbank.com	May 31 2023 04:34:00	Citizens Bank, DDA Recovery RJW245, 1 Citizens Dr, Riverside, RI 02915-3019
14721784	Email/Text: bankruptcy@diamondcu.com	May 31 2023 04:34:00	Diamond Credit Union, 1600 Medical Dr, Pottstown, PA 19464-3242
14737209	EDI: JEFFERSONCAP.COM	May 31 2023 08:31:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
14723519	Email/PDF: resurgentbknotifications@resurgent.com	May 31 2023 04:39:19	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14733851	EDI: PRA.COM	May 31 2023 08:31:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14724275	Email/PDF: resurgentbknotifications@resurgent.com	May 31 2023 04:39:20	Regions Bank, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

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14721789	Email/PDF: resurgentbknofications@resurgent.com	May 31 2023 04:39:19	Resurgent/LVNV Funding, PO Box 1269, Greenville, SC 29602-1269
14721790	+ Email/Text: bankruptcyteam@quickenloans.com	May 31 2023 04:34:00	Rocket Mortgage, 1050 Woodward Ave, Detroit, MI 48226-3573
14728765	+ Email/Text: bankruptcyteam@quickenloans.com	May 31 2023 04:34:00	Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/, 635 Woodward Avenue, Detroit, MI 48226-3408
14721792	+ Email/PDF: SoFiBKNotifications@resurgent.com	May 31 2023 04:39:23	SOFI Bank, 2750 E Cottonwood Pkwy, Salt Lake City, UT 84121-7285
14721793	EDI: RMSC.COM	May 31 2023 08:31:00	SYNCB, Attn. Bankruptcy Department, PO Box 965005, Orlando, FL 32896-5005
14721791	Email/Text: bankruptcy@bbandt.com	May 31 2023 04:34:00	Sheffield Financial Corporation, PO Box 1704, Clemmons, NC 27012-1704
14722573	+ Email/Text: bankruptcy@bbandt.com	May 31 2023 04:34:00	Sheffield Financial, a division of Truist Bank, PO Box 1847, Wilson, NC 27894-1847
14721794	EDI: RMSC.COM	May 31 2023 08:31:00	Synchrony Bank/Care Credit, PO Box 965036, Orlando, FL 32896-5036
14721795	Email/Text: bankruptcy@timeinvestment.com	May 31 2023 04:34:00	Time Investment, 100 N 6th Ave, West Bend, WI 53095-3306
14726167	+ Email/Text: bankruptcy@timeinvestment.com	May 31 2023 04:34:00	Time Investment Company, 100 N Sixth Ave, PO Box 248, West Bend, WI 53095-0248
14721797	Email/Text: bkfilings@zwickerpc.com	May 31 2023 04:34:00	Zwicker and Associates PC, 3220 Tillman Dr Ste 215, Bensalem, PA 19020-2028

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14721788	*	Prothonotary-Berks County, 633 Court St, Reading, PA 19601-4302

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 01, 2023 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 30, 2023 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmlawgroup.com,

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bkgroup@kmlawgroup.com

DENISE ELIZABETH CARLON

on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bkgroup@kmlawgroup.com

JOSEPH L QUINN

on behalf of Debtor Collin B. Lutz CourtNotices@rqplaw.com

ROBERT W. SEITZER

on behalf of Trustee ROBERT W. SEITZER rseitzer@karalislaw.com PA93@ecfbis.com;jhysley@karalislaw.com

ROBERT W. SEITZER

rseitzer@karalislaw.com PA93@ecfbis.com;jhysley@karalislaw.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1	<u>Collin B. Lutz</u>	Social Security number or ITIN	xxx-xx-5858
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 22-12477-pmm			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Collin B. Lutz

5/30/23

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.